

IN RE:
JAMIEE L DESIMONE

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:20-20487

Chapter 13

Docket No. 183

ORDER OF COURT

AND NOW, this 12th Day of August, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT

In re:
Jamiee L DeSimone
Debtor

Case No. 20-20487-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 13, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2025:

Recip ID	Recipient Name and Address
db	+ Jamiee L DeSimone, 371 Greene Drive, Clairton, PA 15025-6313
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530 UNITED STATES 11530-1631
15198022	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15661507	+ U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernssteinlaw.com	Aug 14 2025 00:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 14 2025 00:24:00	Freedom Mortgage Corporate, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2025 00:42:39	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2025 00:42:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Aug 14 2025 00:19:03	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 14 2025 00:24:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
15215075	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 00:30:31	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15218747	Email/PDF: bncnotices@becket-lee.com	Aug 14 2025 00:30:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15198017	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 14 2025 00:30:25	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15198018	^ MEBN	Aug 14 2025 00:19:36	Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647
15232626	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 00:30:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15198019	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 00:30:18	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

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15198020	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 00:30:20	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15198021	Email/PDF: DellBKNotifications@resurgent.com	Aug 14 2025 00:30:16	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
15201256	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2025 00:30:09	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15198023	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 14 2025 00:23:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15319436	Email/Text: Bankruptcy@Freedommortgage.com	Aug 14 2025 00:24:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15230911	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 14 2025 00:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15219882	+ Email/Text: RASEBN@raslg.com	Aug 14 2025 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15198024	Email/Text: customerservice.us@klarna.com	Aug 14 2025 00:23:00	Klarna Inc., P.O. Box 206487, Dallas, TX 75320
15198025	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 00:30:08	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15198026	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 14 2025 00:23:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15212314	Email/PDF: Bankruptcy_Prod@mohela.com	Aug 14 2025 00:30:04	NAVIENT CFC, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15212293	Email/PDF: Bankruptcy_Prod@mohela.com	Aug 14 2025 00:30:18	NAVIENT PC TRUST, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15198027	+ Email/PDF: Bankruptcy_Prod@mohela.com	Aug 14 2025 00:30:17	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15198028	+ Email/PDF: cbp@omf.com	Aug 14 2025 00:30:16	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15388025	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2025 00:30:36	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15229786	Email/Text: bnc-quantum@quantum3group.com	Aug 14 2025 00:24:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15226683	Email/Text: bankruptcy@roundpointmortgage.com	Aug 14 2025 00:24:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15198029	^ MEBN	Aug 14 2025 00:19:11	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15232454	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 14 2025 00:24:00	Santander Consumer USA Inc. d/b/a Chrysler Capita, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15198030	+ Email/Text: bankruptcy@sunrisecreditservices.com	Aug 14 2025 00:24:00	Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
15198031	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2025 00:30:15	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15231956	^ MEBN	Aug 14 2025 00:19:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15198033	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2025 00:42:03	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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15198871	^ MEBN		Aug 14 2025 00:19:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15198034	+ Email/PDF: ais.sync.ebn@aisinfo.com		Aug 14 2025 00:30:16	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15224018	+ Email/Text: Atlanticus@ebn.phinsolutions.com		Aug 14 2025 00:23:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15499665	+ Email/Text: nsm_bk_notices@mrc cooper.com		Aug 14 2025 00:24:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTT, Trust Series 2021 Cottage-TT-V, c/o Rushmore Loan Management, LLC, P.O. Box 55004, Irvine, CA 92619-5004
15212309	Email/PDF: Bankruptcy_Prod@mohela.com		Aug 14 2025 00:30:33	VL FUNDING, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		RoundPoint Mortgage Servicing Corporation
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its indiv
15198032		Syncb/walmart
15551666	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
Charles Griffin Wohlrab	on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Christian M Rieger	on behalf of Debtor Jamiee L DeSimone criegerlaw@gmail.com
Denise Carlon	

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on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmllawgroup.com

Jill Manuel-Coughlin

on behalf of Creditor Freedom Mortgage Corporate bankruptcy@powerskirm.com

Jill Manuel-Coughlin

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bankruptcy@powerskirm.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com
btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

Lauren Moyer

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteevdpa.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.
wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13